

# Retirement

## Are you ready for the transition?

By David Crozier

It's Monday, "O dark 30" and Staff Sgt. John Graves awakes to face another day of Army life. As he journeys towards the shower he takes a quick glance into the mirror over the sink. For a single moment, he eyes an image of what his future holds – no uniform, no beret and no insignia on his collar – a civilian preparing to greet a new day.

For Graves, a senior wheel vehicle mechanic attached to Battery C, 3<sup>rd</sup> Battalion, 6<sup>th</sup> Air Defense Artillery, Fort Bliss, Texas, this image will soon become a reality, as he is only months away from retirement. Fortunately for Graves, the Army has come a long way to ensure Soldiers not only get their pay straight when they retire or separate, but that the Soldier and his/her family is ready and educated for their soon-to-be new life.

The Army accomplishes this through the services provided by the Army Career and Alumni Program (ACAP) and Army Retirement Services. ACAP's mission is to provide timely and effective transition assistance to all Department of Defense personnel and their family members. Services include preseparation briefings, counseling, referrals, job assistance workshops and more. Army Retirement Services develops Army policy for retirement and provides Soldiers information on their benefits and entitlements.

Graves has found ACAP to be a boon to his retirement preparations and believes he is ahead of the game because of it.

"I actually started planning for my retirement about two years ago and began talking to the folks at ACAP. I heard about them from other Soldiers I knew who were going through the process," said Graves. "There's a lot of work involved and ACAP has been helpful in preparing resumes, doing job searches, networking and so forth. I never thought it would be like this." His wife Sharon agrees.

"It has been very reassuring to know there is more out there than we expected. We have done this Army life for so long, that you really don't think about having to look for work. It just kind of comes up and taps you on the shoulder and says 'here I am.'"



Photo Illustration by David Crozier

***Sgt. Maj. Glenn Wagner, U.S. Army Sergeants Major Academy, Fort Bliss, Texas, sees his future image becoming clearer as his retirement date nears.***

While Graves has begun the process in time to ensure that his family is ready, many Soldiers today fail to prepare for life after active duty. That's why the folks at ACAP say this kind of preparation should begin when the Soldier first joins the Army.

"Just as a smart NCO works hard for promotion and the opportunity to attend career-enhancing training, Soldiers should prepare for life after the Army," said Herb Schwab, an ACAP transition policy analyst with Army Human Resources Command (HRC-Alexandria). "At a minimum, Soldiers should devote some of their time during the last two years to planning and preparing for retirement."

John W. Radke, chief, Army Retirement Services, HRC-Alexandria, agrees and adds that not starting soon enough is the most common mistake Soldiers make.

"We know that Soldiers and families are busy, but retirement is where you and your family are going to spend the rest of your lives. You need to take the time to talk about retirement and plan for it together."

Schwab also emphasized the need for the whole-family approach.

"Leaving the Army can be a very stressful time for the entire family and as such retiring Soldiers must consider the needs of the entire family," he said. "A retiree's spouse may have for the first time the opportunity to find a meaningful career, rather than just finding a job at a new post. The children may get to stay in the same school system until graduation. Retirement choices are too important to go it alone."

Congress mandates that military members and their families be made aware of all their choices and benefits at least

90 days before they retire or separate from the military. The Department of Defense and the Army, however, realized that 90 days is not nearly enough time to plan and execute a retirement or separation; hence, Soldiers can seek help from ACAP and Retirement Services Officer (RSO) up to two years before they retire or 12 months before they separate.





Photo by Sgt. Jimmy Norris

**Joseph Hardesty, a Raytheon representative, discusses job opportunities with Staff Sgt. John Graves and his wife Sharon during a recent job fair at Fort Bliss, Texas.**

"The first step is to visit the ACAP Center to review personal and family retirement needs and plans," said Steve Sultan, an ACAP consultant with Resource Consultants, Inc., Vienna, Va. "There, counselors can help Soldiers create a detailed Individual Transition Plan that will translate into success by providing essential job search training, counseling, assistance and resources."

Career concerns aside, Soldiers also need to understand their entitlements. That's where the RSO comes in. In visiting the RSO, Soldiers learn about their retired pay, military and civilian health care, Veterans Administration benefits, the Survivor Benefit Plan (SBP) and more.

"Earned benefits and entitlements are not just limited to the Soldier," added Radke. "Enduring the frequent moves and separations of military life for more than 20 years earns family members benefits and entitlements as well. In fact, some benefits stay with the spouse and family after the retiree has departed, either through death or divorce."

A main component of retirement benefits falls under DEERS (Defense Eligibility Enrollment Reporting System).

"Being enrolled in DEERS continues to be as important in retirement as it was on active duty," explains Radke. "DEERS will be used to verify your eligibility for health care as well as commissary and exchange benefits."

According to Radke, Soldiers also need to consider their post-retirement health care. While Soldiers and their families are eligible for health care at military

installations, it is only on a space-available basis unless they are enrolled in TRICARE Prime. Dental care is also important for the entire family and Soldiers can consider enrolling in the TRICARE Retiree Dental Program. Radke said Soldiers could find out more about these programs by visiting the TRICARE Web site at <http://www.tricare.osd.mil>.

Another important item for retiring Soldiers to consider is whether or not they wish to consider taking SBP.

"SBP is the sole means by which survivors can receive a portion of military retired pay after a retiree's death. Without it, retired pay stops on the date of death," said Radke. "A Soldier should strongly consider taking SBP if the continued retired pay is important to your family's financial health."

By law, Radke explained, all Soldiers must be counseled on SBP and make an election at retirement even if the election is to decline the coverage. Spouses must also concur with that election if it changes the benefit payable on the last active day. Information on when a spouse must also concur can be found at <http://www.armyg1.army.mil/retire> or by contacting the post

RSO.

Armed with the knowledge imparted by the Fort Bliss RSO and ACAP program, Graves and his family are in the final stages of retirement. He recently attended his first job fair where he said he felt very positive about his chances of finding a maintenance supervisor position.

"I think the ACAP program opens up a whole lot of doors as far as where you can look for future employment. They guide you in the right steps to get through it all and I think I am ahead of the game because of them."

To get started with your retirement planning, visit the ACAP Web site at <http://www.acap.army.mil>.

## Getting-out list

- ☒ Contact installation RSO office (ASAP)
- ☒ Contact ACAP office (ASAP)
- ☒ Schedule retirement physical (4 months)
- ☒ Arrange appointment with SJA for creation/update of will (3 months)
- ☒ Arrange for HHG shipment (2 months)
- ☒ Complete DD Form 2656, Data for Payment of Retired Personnel (2 months)
- ☒ Complete VA Form 21-526, Application for Compensation from VA (2 months)
- ☒ Complete DD Form 2860 Application for Combat-Related Special Compensation (2 months out)
- ☒ Obtain SF 1199A for EFT of retired pay to financial institution (1 month)
- ☒ Initiate action for retired ID cards (1 week out)
- ☒ Convert SGLI to VGLI (within 120 days after retirement)
- ☒ Join military associations and remain active in support of Army issues (ASAP)

(Editor's note: The Web sites and programs listed on the following pages can help Soldiers and their families better prepare for retirement. For a complete list of resources, contact your nearest ACAP and RSO offices.)



Photo by Sgt. Jimmy Norris

**Soldiers separating from the Army are also afforded the services of ACAP. Above, Spc. Sabrina Farr talks with Andy Mercado of the El Paso County Sheriff's Office about her future employment opportunities at a recent job fair at Fort Bliss, Texas.**



# Retirement resources on the Web



To begin your search, start with the Army's G-1 Web site (above) at <http://www.armyg1.army.mil/default.asp>. If you are looking for links to ACAP, DIEMS and your personnel records, check out the Human Resources Command Web site at <https://www.perscom.army.mil/OPfamis/59/index.htm>.



For information about your healthcare, go to TRICARE's Web site at <http://www.tricare.osd.mil>.



The G-1 Web site offers a wealth of information. The site provides links to other Web sites like the one at right. Here you can link to everything from your congressman to job searches at USAJobs. If you are looking for information on your VA benefits, there's no better place to start than at the Department of Veterans Affairs Web site at <http://www.va.gov>. Here you can access information on VA Home Loans, Compensation and Pension Benefits, Education Benefits and more.





### Army Echoes, Issue 1, May 2003

#### CSA Retiree Council reports retiree concerns

The Army Chief of Staff's Retiree Council closed its 43<sup>rd</sup> meeting with a report to the Chief of Staff, Army, (CSA) citing health care and communications as retirees' two primary concerns.

The CSA Retiree Council, co-chaired by retired LTJG John A. Duke and retired SMA Robert E. Hall, is made up of 14 members — seven retired officers and seven retired enlisted soldiers. Members are nominated by their installation retiree councils and approved by the CSA. At its annual meeting, held April 7-11 this year, the council reviews issues forwarded by installation councils and determines which should be reported to the CSA and which can be addressed at the installation level. Of the 65 issues submitted this year, 21 concerned health care.

The council also urged the CSA to support: (a) consistent receipt of military retired pay and disability compensation, and quick implementation of Combat-Related Special Compensation; (b) elimination of the reduction in the Survivor Benefit Plan annuity at age 62 to the maximum extent allowed by law and legislative language; and continuation of the start date of the post-up provision of the plan; (c) a study group reviewing retirement benefits for the National Guard and Reserve; and (d) continued full funding of TRICARE for Life.

The council stated that TRICARE for Life and TRICARE Senior Pharmacy have not met every beneficiary's expectations, but that other improvements need to be made. The council's suggestions include raising TRICARE reimbursement levels; extending TRICARE Phase copayments for retirees and family members under 65; extending TRICARE Phase and retiree dental insurance to retirees outside the continental U.S. (OCONUS); expanding TRICARE information campaigns; waiving late enrollment fees for Medicare Part B; and improving the relationship between DoD and VA health care departments.

The council's communications goals include both facets of the Retirement Services mission — preparing soldiers and families for retirement and continuing to support retirees and families as part of The Army after retirement. One communications goal is regularly funding of Army Echoes, the Army's bulletin for retirees and the only communications link that reaches all retirees, families and survivors. The other goal is using a variety of media — Internet, videotape and CD-ROM — to educate active duty soldiers and families about retirement. This communications effort targets not only those who are about to retire, but also those making military career decisions. This technology would help Retirement Services Officers communicate with retirees and families in their broad areas of responsibility with information on retirement. This effort also aims to

*Above: The Army Echoes is published monthly by the G-1 and is the principal means of communication between the Army and its retired Soldiers and surviving spouses. Far right: Also on the G-1 site are links to several useful military Web sites.*



Photo by Sgt. Jimmy Norris

*Whether you are retiring or separating from the Army, the entire family should get involved in the process. Above: Spc. Javier Saenz, Fort Bliss, Texas, is joined by his wife Esmeralda and daughters at a recent job fair sponsored by the Association of the United States Army and the Army Career and Alumni Program.*

### G-1 RETIREMENT SERVICES OFFICE U.S. MILITARY WEB SITES

Adjutant General Directorate,  
HR Command

Air Force Retired Activities

Armed Forces Retirement  
Home

Armed Forces Services  
Corporation (AFSC)

Army and Air Force Exchange  
Services (AAFES)

Army Career and Alumni  
Program

Army Casualty & Memorial  
Affairs Operations Center

Army Knowledge Online

Army Reserve Board Agency

Assistant Secretary of  
Defense (Health Affairs)

Association of the U.S. Army  
(AUSA)

Coast Guard Retired Activities

Defense Comptroller Agency  
(DCA)

Defense Finance and  
Accounting Service (DFAS)

Department of Defense

DoD Statistical Report (Retiree  
Data)

Home Corps Retired Activities

Military Installations and Bases

Military Law (Title 10)

Military Officers Association of  
America (MOAA)

Military Tax Guide

Heritage, Welfare, and  
Recreation (HWR)

National Association for  
Uniformed Services (NAUS)

National Military Family  
Association (NMFA)

Navy Retired Activities

Office of the Chief of Staff,  
Army

Retiree Dental Insurance

Sergeant Major of the Army

Space & Travel

The Non-Commissioned Officers  
Association (NCOA)

The Retired Enlisted  
Association (TEEA)

TRICARE Website

U.S. Air Force Web Site

U.S. Army Center for Military  
History

U.S. Army Human Resources  
Command

U.S. Army Human Resources  
Command - Indianapolis

U.S. Army Human Resources  
Command - St. Louis

U.S. Army National Guard

U.S. Army Recreational Centers

U.S. Army Reserve

U.S. Army Web Site

U.S. Coast Guard

U.S. Marine Corps Web Site

U.S. Navy

U.S. Naval Home

US Soldiers' and Airmen's  
Home

More  
helpful information